

11-31530

Certificate Number: 03261-VAE-CC-014269160



03261-VAE-CC-014269160

## CERTIFICATE OF COUNSELING

I CERTIFY that on March 21, 2011, at 6:28 o'clock PM EDT, Cheryl G Starling received from ClearPoint Financial Solutions, Inc., an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Eastern District of Virginia, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted in person.

Date: March 21, 2011 By: /s/Josh Nyman

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Name: Josh Nyman

Title: Financial Specialist

\* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).